

SUBSTANCE OF THE INTERVIEW

On August 30, 2004, the applicant's undersigned attorney contacted the Examiner regarding the Examiner's claim objections because the claims were represented in the form of [c1] to [c20]. The applicant's attorney informed the Examiner that the above-captioned application was filed electronically with the PTO's Electronic Filing System, specifically the PTO's PASAT authoring program, and that the claim designations, [c1] through [c20], were automatically placed in the application by the PASAT program. The Examiner, upon confirming the [c1] through [c20] designations, agreed to withdraw the claim objections.

REMARKS

This Amendment and Remarks is in response to the Office Action mailed August 26, 2004. Claims 1-20 are pending and have been rejected.

The Examiner has objected to claims 1-20 because the claims were numerically designated with [c1] through [c20]. In accordance with the above Substance of the Interview, and the Examiner's Interview Summary mailed August 31, 2004, the Examiner indicated that the claim objections has been withdrawn.

The Examiner has rejected claims 1-4, 6-10, 12, 14-15 and 17-20, under 35 U.S.C. § 102(b) as being anticipated by U.S. patent no. 6,400,845 ("Volino"). The applicant has herein amended independent claim 1 to include the limitations: providing a database having an electronic template having a biller identifier and a validating record field; providing on the payment material a biller identification and a payment field; scanning the payment material to create a digital image; parsing the digital image for the biller identification and the payment field; matching the biller identification with the biller identifier; and determining if the payment field matches the input field of the electronic template for the biller. The applicant respectfully asserts that Volino, either alone or in combination with any other reference of record, does not teach these limitations. More specifically, Volino teaches a method of populating a database template by parsing a scanned document, and recognizing where to insert the scanned information into the template. The present application, on the other hand, requires a biller template having a validation field that is used to determine if the input field disposed on the payment material is in acceptable form. Again, Volino does not teach this feature. Claims 9-21 have herein been canceled. Accordingly, the applicant respectfully asserts that the Examiner's rejection has herein been overcome.

The Examiner has also rejected claims 5, 11, 13 and 16 under 35 U.S.C. § 103(a) as being unpatentable over Volino in view of US patent no. 5,754,673 ("Brooks"). For the reasons set forth above, neither Volino, nor Brooks, either alone or in combination, teach a biller template having a validation field that is used to determine if the input field disposed on the payment material is in acceptable form. The applicant has herein canceled claims 9-21. Accordingly, the applicant respectfully asserts that the Examiner's rejection has herein been overcome.

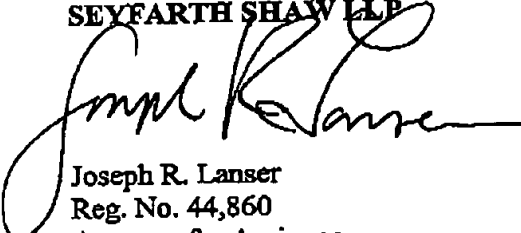
The applicant has herein added new claims 22 and 23. New independent claim 22 claims a method of determining if a customer has opted out of the accounts receivable conversion truncation process by providing a payment document, that is adapted to be submitted with the customer's monetary document, with an accounts receivable conversion truncation indicator, scanning the payment document and determining if the accounts receivable conversion truncation indicator is present. New independent claim 23 claims a payment document having such an indicator. Support for these new claims can be found in paragraph of the 35 and figure 8 of the as-filed application. The applicant respectfully asserts that none of the references of record teach an accounts receivable conversion truncation indicator that is used to determine if a customer has opted out of truncation of its monetary document.

**CONCLUSION**

In view of the foregoing, and in summary, the applicant respectfully asserts that the claims are considered patentable and are now in a condition for allowance. Therefore, allowance of the application is respectfully requested.

Respectfully Submitted,

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